

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Robert Manchel, Esq.
1 Eves Drive, Suite 111
Marlton, NJ 08053
Attorney for Debtor
RM-1141

In Re:

Kerlene Armstrong-Walters

Case No. 17-31302JNP

Judge:

Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT

TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(**choose one**):

1. X Motion for Relief from the Automatic Stay filed by Pingora Loan
Servicing LLC, creditor. A hearing has been scheduled for July 3, 2018, at 10:00 a.m.

OR

 Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has
been scheduled for at a.m.

OR

 Certification of Default filed by , creditor. I am requesting that a
hearing be scheduled on this matter.

OR

 Certification of Default filed by Standing Chapter 13 Trustee.
I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

_____ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

X Other: I have been approved for a loan modification and will begin payments in accordance with the modification as of August 1, 2108. The approval of the loan modification resolves the motion for relief from the automatic stay. I respectfully request that the movant's motion be denied so that I may continue and complete my bankruptcy.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 6/20/2018

/s/ Kerelene Armstrong-Walters
Kerelene Armstrong-Walters, debtor